Claims

- [c1] A transponder configured to communicate with a transponder-reader to perform a transaction, said transponder comprising:

 a database configured to store travel-related information, wherein said travel-related information comprises:

 a transponder user ID application; and at least one second application for storing travel related information, said second application comprising a common file structure and at least one partner file structure.
- [c2] A transponder in accordance with claim 1, wherein said second application comprises at least one of a payment system application, an airline application, a hotel application, a rental car application, an activity application, a transportation application and a restaurant application.
- [c3] A transponder configured to communicate with a transponder-reader to perform a transaction, said transponder comprising:

 a database configured to store travel-related information and configured to communicate with said transponder-reader; wherein said travel-related information comprises: a transponder user ID application and a second

application, said second application being configured to store travel-related information associated with a transponder user; and said second application comprising a common file structure and a partner file structure, wherein said partner file structure provides write access to a field within said partner file structure for a first partnering organization and denies write access to said field for a second partnering organization, and said common file structure provides write access for both said first and second partners to at least one field in said common file structure.

- [c4] A transponder in accordance with claim 3, wherein said second application comprises at least one of a payment system application, an airline application, a hotel application, a rental car application, an activity application, a transportation application and a restaurant application.
- [c5] The transponder of claim 3, wherein said second application comprises a payment system application, and wherein said payment system application is configured to store an account number and an expiration date associated with a payment account.
- [c6] The transponder of claim 3, wherein said second application cation comprises an airline application, and wherein said airline application is configured to store an electronic

ticket.

- [c7] The transponder of claim 3, wherein said second application comprises a hotel application, and wherein said hotel application is configured to store data associated with a hotel reservation.
- [08] The transponder of claim 3, wherein said second application comprises a rental car application, and wherein said rental car application is configured to store data associated with a car preference.
- [09] The transponder of claim 3, wherein said transponder user ID application comprises an application configured to store indicia of said transponder user's identity, and wherein said indicia of said transponder user's identity includes a name and an address.
- [c10] The transponder of claim 3, wherein said second application cation comprises an airline application.
- [c11] The transponder of claim 3, wherein said transponder user ID application provides general read access.
- [c12] A distributed transaction method comprising:
 receiving transponder user ID and travel-related information at a transponder-reader configured for communicating with a transponder;

transmitting said transponder user ID and travel-related information on a network to a partnering organization having an associated partnering organization server, said partnering organization server being configured to facilitate sending and receiving said transponder user ID and travel-related information over said network.

- [c13] The method of claim 12, wherein said step of receiving transponder user ID and information and travel-related information comprises receiving transponder user ID and travel-related information, and wherein transponder user ID comprises at least one of: a transponder user name, a transponder user address, a transponder user account number and a transponder identifier, and wherein travel-related information comprises at least one of airline information, rental car information, hotel information, activity information, restaurant information, and transportation information.
- [c14] The method of claim 12, wherein said step of transmitting transponder user ID and travel-related information further comprises transmitting said transponder information and travel-related information in a common file structure and a partner file structure format, wherein said partner file structure provides write access to a field within said partner file structure for a first partnering organization and denies write access to said field for a

second partnering organization, and said common file structure provides write access for both said first and second partners to at least one field in said common file structure.

[c15] The method of claim 12, wherein step of transmitting transponder user ID and travel-related information further comprises transmitting at least one of said transponder user ID and travel-related information in track 1/track 2 International Standards Setting Organization format.